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Attorney for Plaintiff

**UNITED STATES DISTRICT COURT
DISTRICT OF NEVADA**

JORDAN D. ETZIG

Plaintiff,

vs.

TRANS UNION LLC, a foreign
Limited-Liability Company

Defendant

Case No.

JURY DEMANDED

COMPLAINT

JURISDICTION

1. The jurisdiction of this Court attains pursuant to the FCRA, 15 U.S.C. Section 1681(p), and the doctrine of supplemental jurisdiction. Venue lies in the Southern Division of the Judicial District of Nevada as Plaintiff's claims arose from acts of the Defendant(s) perpetrated therein.

PRELIMINARY STATEMENT

2. The Plaintiff brings this action for damages based upon Defendant's violations of the Fair Credit Reporting Act, 15 U.S.C § 1681 *et seq.* (hereinafter referred to as "FCRA"), and of state law obligations brought as supplemental claims.

3. Plaintiff is a natural person and is a resident and citizen of the State of Nevada and of the United States. Plaintiff is a "consumer" as defined by § 1681a(c) of the FCRA.

4. The Defendant Trans Union LLC (TUC) is a corporate entity licensed to do business in the State of Nevada.

5. TUC is a consumer reporting agency, as defined in § 1681(f) of the FCRA, regularly engaged in the business of assembling, evaluating, and dispersing information concerning consumers for the purpose of furnishing consumer reports, as defined in § 1681a(d) of the FCRA, to third parties.

FACTUAL ALLEGATIONS

6. Plaintiff's creditworthiness has been repeatedly compromised by the acts, obduracy and general indifference of the Defendant.

7. On March 17, 2020 Plaintiff disputed two (2) obsolete AMEX accounts requesting their deletion (Exhibit 1).

8. Exhibit 1 depicts AMEX' (and Defendant's) inconsistent and otherwise inappropriate reporting of the accounts.

9. Exhibit 1 cites a reported 2019 deletion date (which is *prior* to Defendant's errant reporting).

10. On April 3, 2020 Defendant responded intimating Plaintiff's dispute was generated by a *Credit Repair Clinic* (Exhibit 2).

11. On April 17, 2020 Plaintiff responded disputing Defendant's assertion and by providing copies of his identification (Exhibit 3).

12. On May 2, 2020 Defendant perfunctorily verified the inaccurate AMEX accounts (Exhibit 4).

13. On August 16, 2019 a lawsuit was filed against Defendant in the United States District Court, District of Nevada *styled Serhiyenko v. Trans Union LLC., 2:19-CV-01421-JCM-BNW*.

14. The prior action detailed Monterey Financial Services' [MFS] deliberate, routine practice of dually reporting a single collection account under separate, different account numbers.

1 15. MFS' practice provides the false impression an individual consumer owes twice
2 an alleged amount.

3 16. Defendant facilitated and otherwise proved complicit in its client's, MFS',
4 reporting and resolved the lawsuit.

5 17. On July 7, 2020 Plaintiff filed a lawsuit against MFS in the United States District
6 Court, District of Nevada.

7 18. During the MFS action Plaintiff determined that on August 29, 2017 MFS
8 internally "reassigned" its account then twice reporting it on Plaintiff's credit profile in an illegal
9 effort to wrench double payment from him.

10 19. Each tradeline reflected \$4,000.00 owed.

11 20. Defendant has again facilitated and otherwise proved complicit in its client's,
12 MFS', reporting despite explicit prior knowledge of MFS' illegal scheme.

13 21. Defendant profits from MFS's misreporting.

14 22. On April 30, 2020 Plaintiff disputed the same dual reporting of two (2) MFS
15 accounts on his credit profile (Exhibit 5).

16 23. Plaintiff not only explained he did not recognize the account, but also, MFS was
17 intentionally reporting \$4,000 of alleged debt as **\$8,000**.

18 24. On May 15, 2020 Defendant "verified" MFS' renewed account (Exhibit 6).

19 25. On June 5, 2020 Plaintiff disputed two (2) time barred JPMCB (Chase) accounts
20 (Exhibit 7).

21 26. On July 10, 2020 Defendant verified the reporting (Exhibit 8).

22 27. On December 7, 2020 Plaintiff disputed the reporting of his old, closed Verizon
23 account (Exhibit 9).

24 28. In Exhibit 9 Plaintiff advised Defendant of Verizon's explicit agreement it would
25 delete its tradeline.

26 29. Notwithstanding, on December 18, 2020 Defendant "verified" the Verizon
27 account (Exhibit 10).

1 30. On December 17, 2020 and on February 25, 2021 Plaintiff again disputed the
2 JPMCB accounts (Chase) accounts (Exhibits 11 and 12).

3 31. Proof of both each account's time barred status and settlement in full were
4 provided.

5 32. Defendant continued to both "verify" and negatively report both accounts
6 (Exhibits 13 and 14).

7 33. On July 28, 2020 AMEX deleted its erroneous accounts (Exhibit 15).

8 34. On September 29 and October 1, 2020 MFS deleted its illegally reported accounts
9 (Exhibit 16).

10 35. On February 23, 2021 Verizon instructed Defendant to delete its inaccurate
11 account (Exhibit 17).

12 36. Verizon acknowledged it Did Not possess any collection account records.

13 37. On September 27, 2021 Chase revised its erroneous reporting to reflect "payment
14 in full" (Exhibit 18).

15 38. Defendant parroted previously reported information notwithstanding
16 documentation strongly revealing the highly unreliable nature of the information. Cushman v.
17 Trans Union Corp., 115 F.3d 220, 225 (3rd Cir. 1997).

18 39. In failing to correct Plaintiff's report, Defendant continued to report *patently*
19 *inaccurate* information in violation of the FCRA. Drew v. Equifax Information Services, LLC,
20 690 F.3d 1100, 1108 (9th Cir. 2012).

21 40. In failing to appropriately revise Plaintiff's report, Defendant provided *misleading*
22 information which likewise violated the FCRA, Drew v. Equifax Information Services, LLC, 690
23 F.3d 1100, 1108 (9th Cir. 2012).

24 41. Defendant was precluded from making any report either patently wrong or
25 "missing crucial data" or otherwise misleading. Kuns v. Ocwen Loan Servicing, LLC, 611
26 Fed.Appx. 398 (U.S. Ct. of Appeals, Ninth Circuit 2015).

42. Defendant violated the FCRA in its failure to provide additional information explicating the status of Plaintiff's account. Bush v. Roundpoint Mortg. Servicing Corp., 122 F.Supp.3d 1347 (M.D.FI 2015).

43. Plaintiff has suffered meaningful emotional distress including, but not limited to, excessive worry, frustration, sleeplessness, anger, humiliation, embarrassment, chagrin and other mental anguish as a direct result of Defendant's conduct. McCollough v. Johnson, Rodenburg & Lauinger, LLC, 637 F.3d 939, 957 (9th Cir. 2011).

STATEMENT OF CLAIM AS AGAINST DEFENDANT

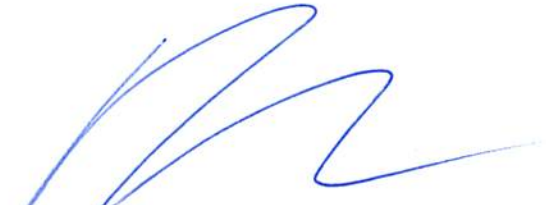
44. In the entire course of its action, Defendant willfully and/or negligently violated the provisions of the FCRA in the following respects:

- a. By willfully and/or negligently failing, in the preparation of the consumer reports concerning Plaintiff, to follow reasonable procedures to assure maximum possible accuracy of the information in the reports.
- b. By willfully and/or negligently failing to comport with FCRA § 1681i.

PRAYER FOR RELIEF

THEREFORE, Plaintiff prays that the court grant the following relief as against Defendant:

- a. actual damages;
- b. punitive damages;
- c. attorney's fees; and
- d. costs.



MITCHELL D. GLINER, ESQ.
Nevada Bar #003419
3017 W. Charleston Blvd. #95
Las Vegas, Nevada 89102
Attorney for Plaintiff

March 17, 2020

CERTIFIED MAIL

Trans Union LLC
P.O. Box 2000
Chester, PA 19016

Re: Etzig, Jordan D. / Dispute

Dear Sir,

This letter is a Dispute. I have attached an excerpt from my recent credit profile. My attorney helped me prepare this letter to ensure you have all of the information you need to appropriately address my concerns.

I provide my personal information: Jordan D. Etzig; Spouse: n/a; current address: .
Las Vegas, NV ; SSN ; date of birth: ; 1987.

Please delete from my report the two (2) adverse AMEX accounts reflected in the attached excerpt. You'll note AMEX is contradictorily reporting both accounts. The first listed account reflects a purported 2.2K balance. The narrative section of the tradeline indicates it was charged-off and closed during 2/15. However, the account history at the end of the tradeline indicates no known derogatory (or any) activity since 10/13. Please delete.

The second listed AMEX account reports a 4.6K balance and contains a similar narrative. However, the account history reflects no activity since 1/14 and no derogatory activity of any kind. It also reflects 9/2019 removal. Really. Please delete.

Thank you in advance for your anticipated courtesy.

Very truly yours,



Jordan D. Etzig

Enclosure

EXHIBIT 1



Report Created On: 03/10/2020
File Number: 322696642

Personal Information

SSN: XXX-XX-1536

Your SSN has been masked for your protection.

Names Reported: JORDAN DANIEL ETZIG and JORDAN DAN ETZIG

Addresses Reported:

Address

You have been on our files since 12/22/2003

Date of Birth: 06/25/1987

Date Reported

02/28/2017
01/31/2014
08/18/2013
11/26/2012
06/26/2012
04/24/2008
05/23/2006
02/15/2018

Telephone Numbers Reported:

(702) 885-2828

(702) 796-7111

(702) 855-2828

(702) 228-0031

(702) 480-0357

(702) 364-2050

Employment Data Reported:

Employer Name

Location

Position

Date Hired

Date Verified

SOUTH POINT HOTEL & CASINO

LAS VEGAS, NV

CASINO PIT MANAGER

02/01/2010

10/01/2019

SOUTH POINT

DEALER

07/01/2008

11/24/2008

Account Information

Typically, creditors report any changes made to your account information monthly. This means that some accounts listed below may not reflect the most recent activity until the creditor's next reporting. This information may include things such as balances, payments, dates, remarks, ratings, etc. The key(s) below are provided to help you understand some of the account information that could be reported.

Rating Key

Some creditors report the timeliness of your payments each month in relation to your agreement with them. The ratings in the key below describe the payments that may be reported by your creditors. Please note: Some but not all of these ratings may be present in your credit report.

N/R	X	OK	30	60	90	120	COL	VS	RPC	C/O	FC
Not Reported	Unknown	Current	30 days late	60 days late	90 days late	120+ days late	Collection	Voluntary Surrender	Repossession	Charge Off	Foreclosure

Adverse Accounts

Adverse information typically remains on your credit file for up to 7 years from the date of the delinquency. To help you understand what is generally considered adverse, we have added >brackets< to those items in this report. For your protection, your account numbers have been partially masked, and in some cases scrambled. Please note: Accounts are reported as "Current; Paid or paying as agreed" if paid within 30 days of the due date. Accounts reported as Current may still incur late fees or interest charges if not paid on or before the due date.

AMERICAN EXPRESS #349992086176****

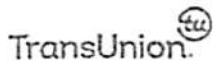
P.O. BOX 981537
EL PASO, TX 79998
(800) 874-2717

Date Opened: 12/05/2005
Responsibility: Individual Account
Account Type: Open Account
Loan Type: CREDIT CARD

Balance: \$2,258
Date Updated: 10/22/2016
High Balance: \$6,257
Past Due: >\$2,258<

Pay Status: Charged Off<
Terms: Paid Monthly
Date Closed: 02/16/2015

Remarks: CLOSED BY CREDIT GRANTOR; UNPAID BALANCE CHARGED OFF
Estimated month and year that this item will be removed: 12/2020



	09/2016	08/2016	07/2016	06/2016	05/2016	04/2016	03/2016	02/2016	01/2016	12/2015
Rating	X	X	X	X	X	X	X	X	X	X

	11/2015	10/2015	09/2015	08/2015	07/2015	06/2015	05/2015	04/2015	03/2015	02/2015
Rating	X	X	X	X	X	X	X	X	X	X

	01/2015	12/2014	11/2014	10/2014	09/2014	08/2014	07/2014	06/2014	05/2014	04/2014
Rating	X	X	X	X	X	X	X	X	X	X

	03/2014	02/2014	01/2014	12/2013	11/2013	10/2013
Rating	X	X	X	X	X	X

AMERICAN EXPRESS #349991967994****
 PO BOX 981537
 EL PASO, TX 79998
 (800) 874-2717

Date Opened: 09/04/2005
 Responsibility: Individual Account
 Account Type: Revolving Account
 Loan Type: CREDIT CARD

Balance:
 Date Updated:
 High Balance:
 Credit Limit:
 Past Due:

\$4,682
 01/27/2020
 \$5,132
 \$5,000
 >\$3,116<

Pay Status: >Charged Off<
 Terms: Paid Monthly
 Date Closed: 10/01/2015

Remarks: CLOSED BY CREDIT GRANTOR; UNPAID BALANCE CHARGED OFF
 Estimated month and year that this item will be removed: 09/2019

	12/2019	11/2019	10/2019	09/2019	08/2019	07/2019	06/2019	05/2019	04/2019	03/2019
Rating	X	X	X	X	X	X	X	X	X	X

	02/2019	01/2019	12/2018	11/2018	10/2018	09/2018	08/2018	07/2018	06/2018	05/2018
Rating	X	X	X	X	X	X	X	X	X	X

	04/2018	03/2018	02/2018	01/2018	12/2017	11/2017	10/2017	09/2017	08/2017	07/2017
Rating	X	X	X	X	X	X	X	X	X	X

	06/2017	05/2017	04/2017	03/2017	02/2017	01/2017	12/2016	11/2016	10/2016	09/2016
Rating	X	X	X	X	X	X	X	X	X	X

	09/2016	07/2016	06/2016	05/2016	04/2016	03/2016	02/2016	01/2016	12/2015	11/2015
Rating	X	X	X	X	X	X	X	X	X	X

	10/2015	09/2015	08/2015	07/2015	06/2015	05/2015	04/2015	03/2015	02/2015	01/2015
Rating	X	X	X	X	X	X	X	X	X	X



	12/2014	11/2014	10/2014	09/2014	08/2014	07/2014	06/2014	05/2014	04/2014	03/2014
Rating	X	X	X	X	X	X	X	X	X	X

	02/2014	01/2014	12/2013	11/2013	10/2013	09/2013	08/2013	07/2013	06/2013	05/2013
Rating	X	OK	OK	OK	OK	OK	OK	OK	OK	OK

	04/2013	03/2013
Rating	OK	OK

JPMCB CARD SERVICES #414720212023****

PO BOX 15369
WILMINGTON, DE 19850
(800) 945-2000

Date Opened: 02/02/2013
Responsibility: Individual Account
Account Type: Revolving Account
Loan Type: FLEXIBLE
SPENDING CREDIT
CARD

Balance: \$8,194
Date Updated: 02/17/2017
Last Payment Made: 08/07/2015
High Balance: \$8,194
Credit Limit: \$7,500
Past Due: >\$8,194<

Pay Status: >Charged Off<
Terms: Paid Monthly
Date Closed: 07/15/2015
>Maximum Delinquency of 120 days in 12/2015 for \$1,045 and in 02/2016 for \$1,478<

Remarks: CLOSED BY CREDIT GRANTOR; UNPAID BALANCE CHARGED OFF
Estimated month and year that this item will be removed: 03/2022

	01/2017	12/2016	11/2016	10/2016	09/2016	08/2016	07/2016	06/2016	05/2016	04/2016
Rating	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O	C/O

	03/2016	02/2016	01/2016	12/2015	11/2015	10/2015	09/2015	08/2015	07/2015	06/2015
Rating	C/O	120	120	120	90	60	30	OK	60	30

	05/2015	04/2015	03/2015	02/2015	01/2015	12/2014	11/2014	10/2014	09/2014	08/2014
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	07/2014	06/2014	05/2014	04/2014	03/2014	02/2014	01/2014	12/2013	11/2013	10/2013
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

	09/2013	08/2013	07/2013	06/2013	05/2013	04/2013	03/2013	02/2013
Rating	OK	OK	OK	OK	OK	OK	OK	OK

JPMCB CARD SERVICES #426684136190****

PO BOX 15369
WILMINGTON, DE 19850
(800) 945-2000

Date Opened: 05/04/2014
Responsibility: Individual Account
Account Type: Revolving Account
Loan Type: CREDIT CARD


Balance: \$1,138
Date Updated: 03/05/2017
Last Payment Made: 07/19/2015
High Balance: \$1,138
Credit Limit: \$800
Past Due: >\$1,138<

Pay Status: >Charged Off<
Terms: Paid Monthly
Date Closed: 11/01/2015
>Maximum Delinquency of 120 days in 01/2016 for \$258 and in 03/2016 for \$390<

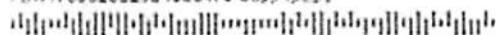
J22696642-01B
 TransUnion LLC
 PO Box 805
 Woodlyn, PA 19094-0805



File Number: J22696642
 Page: 1 of 1
 Date Issued: 6/3/2020

TransUnion. 

PBW17600200236-1000471-069949231



JORDAN DANIEL ETZIG

LAS VEGAS, NV

We applaud your recent efforts to take charge of your credit. We want you to know we're on your side, and we're here to help support you on your path toward credit health.

We recently received a request that included your information, but it didn't appear that you or a properly authorized third party sent it to us. We take the privacy and security of your data very seriously, so we won't process requests unless they come directly from you or an authorized third party. If you're working with a third party such as a credit repair company or "credit clinic", they have to identify themselves in their communications to us, and provide proof that you've authorized them to communicate with us on your behalf.

It's important to know that if you see something on your TransUnion credit report that you believe is inaccurate, you can dispute it easily and securely on your own for free, without paying a fee to any company. Find out more about how to manage the information on your TransUnion credit report at transunion.com/repairletter.

If you've hired a credit repair company and they insist on payment up front, encourage you to misrepresent your credit information or instruct you not to contact a credit reporting agency directly, they are not acting lawfully. Learn more about credit repair and your rights at transunion.com/repairletter.

You can count on us as a resource as you work to achieve your credit health goals - we want you to be able to get the financial opportunities you deserve.

Sincerely,

Your TransUnion Support Team

April 17, 2020

CERTIFIED MAIL

Trans Union LLC
P.O. Box 805
Woodlyn, PA 19094-0805

Re: Etzig, Jordan D. / Dispute

Dear Sir,

I've enclosed your April 3, 2020 letter insinuating my prior dispute was generated either by a "credit repair company" or "credit clinic." It most certainly was not!

I have personally reviewed, approved and signed both this letter and my prior dispute after consultation with my attorney. I've paid absolutely no fee to anyone!

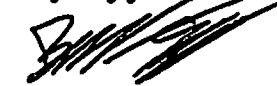
I enclose copies of both my social security card and driver license.

I provide my personal information: Jordan D. Etzig; Spouse: n/a; current address: :
Las Vegas, NV prior address: :
; date of birth: , 1987.

SSN

Please now finally fulfill your obligation to actually conduct a reinvestigation of my lawful attached March 17, 2020 dispute. I trust I have made myself perfectly clear.

Very truly yours,



Jordan D. Etzig

Enclosures

cc: Trans Union
P.O. Box 2000
Chester, PA 19016
(via certified mail)

*** 322696642-021 ***
TransUnion LLC
PO Box 805
Woodlyn, PA 19094-0805



05/02/2020



PC2CK400200836-I008155-070492992



JORDAN DANIEL ETZIG

LAS VEGAS, NV1

Dear JORDAN DANIEL ETZIG,

We understand that recently something on your credit report did not seem right to you. We take this matter seriously, and we want to make sure your TransUnion credit report is accurate. It's our commitment to you.

Our investigation of the dispute you submitted is now complete. After a review of your dispute and any provided documentation, we took one or more of the following action(s):

1. Updated your credit report based on the information you provided; OR
2. Determined that the information you disputed either does not appear on your credit file or already shows the requested status; OR
3. Determined that the data furnisher had previously verified the reported information. If any of the items you disputed were previously verified, a separate communication was sent to you listing those items along with the data furnisher's contact information; OR
4. Asked the data furnisher reporting the information you disputed to do all of the following:
 - Review relevant information we sent them, including any provided documents
 - Investigate your dispute and verify whether the information they report is accurate
 - Provide us a response to your dispute and update any other information
 - Update their records and systems, if necessary;

Your dispute is important. In the pages that follow, you will see your detailed investigation results, including the name and contact details of the source of the information. Please review the results carefully. To view a full copy of your credit report and for more information about how to read your credit report, please visit www.transunion.com/fullreport.

How to Read Your Investigation Results

You will see that, for each disputed item, a summary explanation appears in the gray box, followed by a brief paragraph describing the results of our investigation, followed by a view of how the item appears in your updated credit report. Please note any changes we made to personal information (name, address, employment, SSN, date of birth) will appear at the end of Your Investigation Results.

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Date issued: 05/02/2020

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Your Investigation Results

INVESTIGATION RESULTS - DISPUTED INFORMATION UPDATED AND OTHER INFORMATION

UPDATED: A change was made to the item(s) based on your dispute and other information has also changed.

AMERICAN EXPRESS #349991967994**** (PO BOX 981537, EL PASO, TX 79998, (800) 874-2717)

We investigated the information you disputed and updated: Date Updated; Credit Limit; Past Due; Remarks. Here is how this item appears on your credit report following our investigation.

Date Opened:	09/04/2005	Balance:	\$4,682	Pay Status:	>Charged Off<
Responsibility:	Individual Account	Date Updated:	04/28/2020	Terms:	Paid Monthly
Account Type:	Revolving Account	High Balance:	\$5,132	Date Closed:	10/01/2015
Loan Type:	CREDIT CARD	Original Charge-off:	\$4,765		
		Credit Limit:	\$0		
		Past Due:	>\$3,398<		

Remarks: CLOSED BY CREDIT GRANTOR; >UNPAID BALANCE CHARGED OFF<
Estimated month and year that this item will be removed: 06/2022

	03/2020	02/2020	01/2020	12/2019	11/2019	10/2019	09/2019	08/2019	07/2019	06/2019	05/2019	04/2019				
Rating	X	X	X	X	X	X	X	X	X	X	X	X				
	03/2019	02/2019	01/2019	12/2018	11/2018	10/2018	09/2018	08/2018	07/2018	06/2018	05/2018	04/2018				
Rating	X	X	X	X	X	X	X	X	X	X	X	X				
	03/2018	02/2018	01/2018	12/2017	11/2017	10/2017	09/2017	08/2017	07/2017	06/2017	05/2017	04/2017				
Rating	X	X	X	X	X	X	X	X	X	X	X	X				
	03/2017	02/2017	01/2017	12/2016	11/2016	10/2016	09/2016	08/2016	07/2016	06/2016	05/2016	04/2016	03/2016	02/2016	01/2016	12/2015
Rating	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
	11/2015	10/2015	09/2015	08/2015	07/2015	06/2015	05/2015	04/2015	03/2015	02/2015	01/2015	12/2014	11/2014	10/2014	09/2014	08/2014
Rating	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
	07/2014	06/2014	05/2014	04/2014	03/2014	02/2014	01/2014	12/2013	11/2013	10/2013	09/2013	08/2013	07/2013	06/2013		
Rating	X	X	X	X	X	X	OK	OK	OK	OK	OK	OK	OK	OK		

File Number: 322666642
 Date Issued: 05/02/2020

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INVESTIGATION RESULTS - VERIFIED AS ACCURATE AND UPDATED: The disputed item(s) was verified as accurate; however, other information has also changed.

AMERICAN EXPRESS #349992086176**** (PO BOX 981637, EL PASO, TX 79998, (800) 874-2717)

We investigated the information you disputed and the disputed information was **VERIFIED AS ACCURATE**; however, we updated: **Date Updated; Remarks; Rating**. Here is how this account appears on your credit report following our investigation.

Date Opened:	12/05/2005	Balance:	\$2,258	Pay Status:	>Charged Off<
Responsibility:	Individual Account	Date Updated:	10/22/2016	Terms:	Paid Monthly
Account Type:	Open Account	High Balance:	\$6,257	Date Closed:	02/16/2015
Loan Type:	CREDIT CARD	Original Charge-off:	\$2,258		
		Past Due:	>\$2,258<		

Remarks: CLOSED BY CREDIT GRANTOR; >UNPAID BALANCE CHARGED OFF<
 Estimated month and year that this item will be removed: 09/2021

.....

April 30, 2020

CERTIFIED MAIL

Trans Union LLC
P.O. Box 2000
Chester, PA 19016

Re: **Etzig, Jordan D. / Dispute**

Dear Sir,

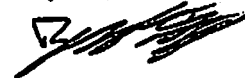
This letter is a dispute. I have attached an excerpt from my recent credit profile. I have also enclosed copies of both my social security card and driver license. My attorney helped me prepare this letter to ensure you have all of the information you need to appropriately address my concerns. I have personally reviewed, approved and signed this letter.

I provide my personal information: Jordan D. Etzig; Spouse: n/a; current address: ;
Las Vegas, NV ; prior address: ;
; SSN ; date of birth: 1987.

Please note Monterey Financial Services [MFS] and Monterey Collection Services [MCS] are *dually reporting the same alleged \$4,000 collection account*. Each tradeline also reflects precisely the same address in Oceanside, CA. I do not recognize either so please delete both. In the event either MFS or MCS can actually document this is a valid owing account, then please, at a bare minimum, surely delete one of the two accounts. It is certainly inaccurate to report the same \$4,000 account a second time suggesting I owe a total of \$8,000 when it's clear the alleged undocumented debt is \$4,000.

Thank you in advance for your anticipated courtesy.

Very truly yours,



Jordan D. Etzig

Enclosures

EXHIBIT 5

*** 322696642-024 ***
TransUnion LLC
PO Box 805
Woodlyn, PA 19094-0805



05/15/2020



PC4W4200200295-1002517-070738438



JORDAN DANIEL ETZIG

LAS VEGAS, NV

Dear JORDAN DANIEL ETZIG,

We understand that recently something on your credit report did not seem right to you. We take this matter seriously, and we want to make sure your TransUnion credit report is accurate. It's our commitment to you.

Our investigation of the dispute you submitted is now complete. After a review of your dispute and any provided documentation, we took one or more of the following action(s):

1. Updated your credit report based on the information you provided; OR
2. Determined that the information you disputed either does not appear on your credit file or already shows the requested status; OR
3. Determined that the data furnisher had previously verified the reported information. If any of the items you disputed were previously verified, a separate communication was sent to you listing those items along with the data furnisher's contact information; OR
4. Asked the data furnisher reporting the information you disputed to do all of the following:
 - Review relevant information we sent them, including any provided documents
 - Investigate your dispute and verify whether the information they report is accurate
 - Provide us a response to your dispute and update any other information
 - Update their records and systems, if necessary;

Your dispute is important. In the pages that follow, you will see your detailed investigation results, including the name and contact details of the source of the information. Please review the results carefully. To view a full copy of your credit report and for more information about how to read your credit report, please visit www.transunion.com/fullreport.

How to Read Your Investigation Results

You will see that, for each disputed item, a summary explanation appears in the gray box, followed by a brief paragraph describing the results of our investigation, followed by a view of how the item appears in your updated credit report. Please note any changes we made to personal information (name, address, employment, SSN, date of birth) will appear at the end of **Your Investigation Results**.

EXHIBIT 6

June 5, 2020

CERTIFIED MAIL

Trans Union LLC
P.O. Box 2000
Chester, PA 19016

Re: Etzig, Jordan D. / Dispute

Dear Sir,

This letter is a dispute. I have attached an excerpt from my recent credit profile. My attorney helped me prepare this letter to ensure you have all of the information you need to appropriately address my concerns. I have personally reviewed, approved and signed this letter.

I provide my personal information: Jordan D. Etzig; Spouse: n/a; current address: ;
; prior address: ;
; SSN: ; date of birth: 1987.

Please delete the two (2) bracketed JPMCB (Chase Bank) accounts. I've provided Chase's own two (2) May 18, 2020 letters corresponding to these accounts. Please note Chase's corporate acknowledgement the accounts are indeed past the Statute of Limitations and thus time barred. Accordingly, please delete each Chase account.

Thank you in advance for your anticipated courtesy.

Very truly yours,


Jordan D. Etzig

Enclosures

*** 322696642-029 ***
TransUnion LLC
PO Box 805
Woodlyn, PA 19094-0805



07/10/2020



PCFFLT00202511-024531-072114193

JORDAN DANIEL ETZIG

Dear JORDAN DANIEL ETZIG,

We understand that recently something on your credit report did not seem right to you. We take this matter seriously, and we want to make sure your TransUnion credit report is accurate. It's our commitment to you.

Our investigation of the dispute you submitted is now complete. After a review of your dispute and any provided documentation, we took one or more of the following action(s):

1. Updated your credit report based on the information you provided; OR
2. Determined that the information you disputed either does not appear on your credit file or already shows the requested status; OR
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File Number: 322686842
Date Issued: 07/10/2020

Page 5 of 6

INVESTIGATION RESULTS - VERIFIED AS ACCURATE AND UPDATED: The disputed item(s) was verified as accurate; however, other information has also changed.

JPMCB CARD SERVICES #426684136190**** (PO BOX 15369, WILMINGTON, DE 19850, (800) 945-2000)

We investigated the information you disputed and the disputed information was **VERIFIED AS ACCURATE**; however, we updated: Date Updated; Rating. Here is how this account appears on your credit report following our investigation.

Date Opened:	05/04/2014	Balance:	\$1,138	Pay Status:	>Charged Off<
Responsibility:	Individual Account	Date Updated:	08/18/2020	Terms:	Paid Monthly
Account Type:	Revolving Account	Last Payment Made:	07/19/2015	Date Closed:	11/01/2015
Loan Type:	CREDIT CARD	High Balance:	\$1,138	>Maximum Delinquency of 120 days in 01/2016 and in 03/2016<	
		Original Charge-off:	\$1,138		
		Credit Limit:	\$800		
		Past Due:	>\$1,138<		

Remarks: CLOSED BY CREDIT GRANTOR; >UNPAID BALANCE CHARGED OFF<

Estimated month and year that this item will be removed: 08/2022

	05/2020	04/2020	03/2020	02/2020	01/2020	12/2019	11/2019	10/2019	09/2019	08/2019	07/2019	06/2019
Rating	[C/O]	[C/O]	[C/O]	[C/O]	[C/O]	[C/O]	[C/O]	[C/O]	[C/O]	[C/O]	[C/O]	[C/O]
	05/2019	04/2019	03/2019	02/2019	01/2019	12/2018	11/2018	10/2018	09/2018	08/2018	07/2018	06/2018
Rating	[C/O]	[C/O]	[C/O]	[C/O]	[C/O]	[C/O]	[C/O]	[C/O]	[C/O]	[C/O]	[C/O]	[C/O]
	05/2018	04/2018	03/2018	02/2018	01/2018	12/2017	11/2017	10/2017	09/2017	08/2017	07/2017	06/2017
Rating	[C/O]	[C/O]	[C/O]	[C/O]	[C/O]	[C/O]	[C/O]	[C/O]	[C/O]	[C/O]	[C/O]	[C/O]
	05/2017	04/2017	03/2017	02/2017	01/2017	12/2016	11/2016	10/2016	09/2016	08/2016	07/2016	06/2016
Rating	[C/O]	[C/O]	[C/O]	[C/O]	[C/O]	[C/O]	[C/O]	[C/O]	[C/O]	[C/O]	[C/O]	[C/O]
	01/2016	12/2015	11/2015	10/2015	09/2015	08/2015	07/2015	06/2015	05/2015	04/2015	03/2015	02/2015
Rating	[C/O]	[C/O]	[C/O]	[C/O]	[C/O]	[C/O]	[C/O]	[C/O]	[C/O]	[C/O]	[C/O]	[C/O]
	09/2014	08/2014	07/2014	06/2014	05/2014	04/2014	03/2014	02/2014	01/2014	12/2013	11/2013	10/2013
Rating	[C/O]	[C/O]	[C/O]	[C/O]	[C/O]	[C/O]	[C/O]	[C/O]	[C/O]	[C/O]	[C/O]	[C/O]

JPMCB CARD SERVICES #414720212023**** (PO BOX 15369, WILMINGTON, DE 19850, (800) 945-2000)

We investigated the information you disputed and the disputed information was **VERIFIED AS ACCURATE**; however, we updated: Date Updated; Rating. Here is how this account appears on your credit report following our investigation.

Date Opened:	02/02/2013	Balance:	\$8,194	Pay Status:	>Charged Off<
Responsibility:	Individual Account	Date Updated:	08/18/2020	Terms:	Paid Monthly
Account Type:	Revolving Account	Last Payment Made:	08/07/2015	Date Closed:	07/15/2015
Loan Type:	FLEXIBLE SPENDING CREDIT CARD	High Balance:	\$8,194	>Maximum Delinquency of 120 days in 12/2015 and in 02/2016<	
		Original Charge-off:	\$8,194		
		Credit Limit:	\$7,500		
		Past Due:	>\$8,194<		

Remarks: CLOSED BY CREDIT GRANTOR; >UNPAID BALANCE CHARGED OFF<

Estimated month and year that this item will be removed: 07/2022

	05/2020	04/2020	03/2020	02/2020	01/2020	12/2019	11/2019	10/2019	09/2019	08/2019	07/2019	06/2019
Rating	[C/O]	[C/O]	[C/O]	[C/O]	[C/O]	[C/O]	[C/O]	[C/O]	[C/O]	[C/O]	[C/O]	[C/O]
	05/2019	04/2019	03/2019	02/2019	01/2019	12/2018	11/2018	10/2018	09/2018	08/2018	07/2018	06/2018
Rating	[C/O]	[C/O]	[C/O]	[C/O]	[C/O]	[C/O]	[C/O]	[C/O]	[C/O]	[C/O]	[C/O]	[C/O]
	05/2018	04/2018	03/2018	02/2018	01/2018	12/2017	11/2017	10/2017	09/2017	08/2017	07/2017	06/2017
Rating	[C/O]	[C/O]	[C/O]	[C/O]	[C/O]	[C/O]	[C/O]	[C/O]	[C/O]	[C/O]	[C/O]	[C/O]
	05/2017	04/2017	03/2017	02/2017	01/2017	12/2016	11/2016	10/2016	09/2016	08/2016	07/2016	06/2016
Rating	[C/O]	[C/O]	[C/O]	[C/O]	[C/O]	[C/O]	[C/O]	[C/O]	[C/O]	[C/O]	[C/O]	[C/O]
	01/2016	12/2015	11/2015	10/2015	09/2015	08/2015	07/2015	06/2015	05/2015	04/2015	03/2015	02/2015
Rating	[C/O]	[C/O]	[C/O]	[C/O]	[C/O]	[C/O]	[C/O]	[C/O]	[C/O]	[C/O]	[C/O]	[C/O]
	09/2014	08/2014	07/2014	06/2014	05/2014	04/2014	03/2014	02/2014	01/2014	12/2013	11/2013	10/2013
Rating	[C/O]	[C/O]	[C/O]	[C/O]	[C/O]	[C/O]	[C/O]	[C/O]	[C/O]	[C/O]	[C/O]	[C/O]

December 7, 2020

CERTIFIED MAIL

Trans Union LLC
P.O. Box 2000
Chester, PA 19016

Re: Etzig, Jordan D. / Dispute

Dear Sir,

This letter is a dispute. I have attached an excerpt from my recent credit profile. I have also enclosed copies of both my social security card and driver license. My attorney helped me prepare this letter to ensure you have all of the information you need to appropriately address my concerns. I have personally reviewed, approved and signed this letter.

I provide my personal information: Jordan D. Etzig; Spouse: n/a; current address: !

; SSN. ; date of birth:

Please delete the noted Verizon account. I quickly terminated my relationship with Verizon as the "service provided" was essentially non-existent. I am certainly not alone in enduring Verizon's abiding disservice. Please do note Verizon's account is fully paid. Full payment was provided simply to conclude an unsatisfactory and otherwise unhappy relationship. It was also concluded with the explicit agreement Verizon's misreporting would indeed be deleted. Again, please do delete this erroneous account.

Thank you in advance for your anticipated courtesy.

Very truly yours,



Jordan D. Etzig

Enclosures

*** 322696642-035 ***
 TransUnion LLC
 PO Box 805
 Woodlyn, PA 19094-0805



✗ 12/18/2020 ✗



PDAKKL00200236-1001989-076407016



JORDAN DANIEL ETZIG

Dear JORDAN DANIEL ETZIG,

We understand that recently something on your credit report did not seem right to you. We take this matter seriously, and we want to make sure your TransUnion credit report is accurate. It's our commitment to you.

Our investigation of the dispute you submitted is now complete. After a review of your dispute and any provided documentation, we took one or more of the following action(s):

1. Updated your credit report based on the information you provided; OR
2. Determined that the information you disputed either does not appear on your credit file or already shows the requested status; OR
3. Determined that the data furnisher had previously verified the reported information. If any of the items you disputed were previously verified, a separate communication was sent to you listing those items along with the data furnisher's contact information; OR
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 - Review relevant information we sent them, including any provided documents
 - Investigate your dispute and verify whether the information they report is accurate
 - Provide us a response to your dispute and update any other information
 - Update their records and systems, if necessary;

Should you wish to receive the above description of the procedures we used to investigate your dispute in a separate communication for your records, please contact TransUnion.

Your dispute is important. In the pages that follow, you will see your detailed investigation results, including the name and contact details of the source of the information. Please review the results carefully. To view a full copy of your credit report and for more information about how to read your credit report, please visit www.transunion.com/fullreport.

How to Read Your Investigation Results

You will see that, for each disputed item, a summary explanation appears in the gray box, followed by a brief paragraph describing the results of our investigation, followed by a view of how the item appears in your updated credit report. Please note any changes we made to personal information (name, address, employment, SSN, date of birth) will appear at the end of **Your Investigation Results**.

P DAKKL 002 00236.1001989 01/11/16

File Number: 322696842
Date Issued: 12/18/2020

Page 4 of 5

Your Investigation Results

INVESTIGATION RESULTS - VERIFIED AS ACCURATE AND UPDATED: The disputed item(s) was verified as accurate; however, other information has also changed.

VERIZON WIRELESS #4727055990**** (PO BOX 650051, DALLAS, TX 75265, (800) 852-1922)

We investigated the information you disputed and the disputed information was **VERIFIED AS ACCURATE**; however, we updated: **Date Updated; Past Due; Date Closed; Remarks; Rating**. Here is how this account appears on your credit report following our investigation.

Date Opened:	08/14/2013	Balance:	\$0	Pay Status:	>Account Paid in Full; was a
Responsibility:	Individual Account	Date Updated:	12/15/2020		Collection<
Account Type:	Open Account	Payment Received:	09/18/2015 (\$176)	Date Closed:	01/25/2015
Loan Type:		Last Payment Made:	09/18/2015	Date Paid:	09/18/2015
	TELECOMMUNICATIONS/CEL	High Balance:	\$448		
	LULAR				

Remarks: ACCT INFO DISPUTED BY CONSUMR; >PAID COLLECTION<

Estimated month and year that this item will be removed: 09/2021

	11/2020	10/2020	09/2020	08/2020	07/2020	06/2020	05/2020	04/2020	03/2020	02/2020	01/2020	12/2019				
Rating	X	X	X	X	X	X	X	X	X	X	X	X				
	11/2019	10/2019	09/2019	08/2019	07/2019	06/2019	05/2019	04/2019	03/2019	02/2019	01/2019	12/2018				
Rating	X	X	X	X	X	X	X	X	X	X	X	X				
	11/2018	10/2018	09/2018	08/2018	07/2018	06/2018	05/2018	04/2018	03/2018	02/2018	01/2018	12/2017				
Rating	X	X	X	X	X	X	X	X	X	X	X	X				
	11/2017	10/2017	09/2017	08/2017	07/2017	06/2017	05/2017	04/2017	03/2017	02/2017	01/2017	12/2016	11/2016	10/2016	09/2016	08/2016
Rating	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
	07/2016	06/2016	05/2016	04/2016	03/2016	02/2016	01/2016	12/2015	11/2015	10/2015	09/2015	08/2015	07/2015	06/2015	05/2015	04/2015
Rating	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
	03/2015	02/2015	01/2015	12/2014	11/2014	10/2014	09/2014	08/2014	07/2014	06/2014	05/2014	04/2014	03/2014	02/2014		
Rating	X	X	X	X	X	X	X	X	X	X	X	X	X	X		

December 17, 2020

CERTIFIED MAIL

Trans Union LLC
P.O. Box 2000
Chester, PA 19016

Re: **Etzig, Jordan D. / Dispute**

Dear Sir,

This letter is a dispute. I have attached an excerpt from my recent credit profile. I have also enclosed copies of both my social security card and driver license. My attorney helped me prepare this letter to ensure you have all of the information you need to appropriately address my concerns. I have personally reviewed, approved and signed this letter.

I provide my personal information: Jordan D. Etzig; Spouse: n/a; current address: _____
; prior address: _____
SSN: _____; date of birth: _____, 1987.

Please delete the two (2) bracketed JPMCB (Chase Bank) accounts. I have provided Chases's own two (2) September 28, 2020 letters corresponding to these accounts. Please note Chase's corporate acknowledgment the accounts are indeed past the Statute of Limitations and thus time barred. The Nevada Statute of Limitations is six (6) years and Chase has acknowledged its expiration for quite some time. I have also included copies of two (2) checks cashed by Chase in settlement of the same accounts. Please note the amounts exactly correspond to the amounts reflected in Chase's attached September 28, 2020 letters. Again, please do delete (or, at a bare minimum, appropriately update these accounts to reflect their *paid* status) these obsolete accounts.

Thank you in advance for your anticipated courtesy.

Very truly yours,



Jordan D. Etzig

Enclosures

February 25, 2021

CERTIFIED MAIL

Trans Union LLC
P.O. Box 2000
Chester, PA 19016

Re: Etzig, Jordan D. / Dispute

Dear Sir,

This letter is a dispute. I have attached an excerpt from my recent credit profile. I have also enclosed copies of both my social security card and driver license. My attorney helped me prepare this letter to ensure you have all of the information you need to appropriately address my concerns. I have personally reviewed, approved and signed this letter.

I provide my personal information: Jordan D. Etzig; Spouse: n/a; current address: _____
; prior address: _____
; SSN: _____; date of birth: 1987.

Please delete the two (2) bracketed JPMCB (Chase Bank) accounts. I have provided Chases's own two (2) September 28, 2020 letters corresponding to these accounts. Please note Chase's corporate acknowledgment the accounts are indeed past the Statute of Limitations and thus time barred. The Nevada Statute of Limitations is six (6) years and Chase has acknowledged its expiration for quite some time. I have also included copies of two (2) checks cashed by Chase in settlement of the same accounts. Please note the amounts exactly correspond to the amounts reflected in Chase's attached September 28, 2020 letters. Again, please do delete (or, at a bare minimum, appropriately update these accounts to reflect their *paid* status) these obsolete accounts.

Last, I have enclosed a copy of my filed February 2, 2021 FCRA Complaint against Chase which fully further and explicitly illustrates Chase's inaccurate reporting.

Thank you in advance for your anticipated courtesy.

Very truly yours,


Jordan D. Etzig

Enclosures

TransUnion LLC
PO Box 805
Woodlyn, PA 19094-0805



01/17/2021 X



PDG6A200200246-I002431-076991293



JORDAN DANIEL ETZIG

Dear JORDAN DANIEL ETZIG,

We understand that recently something on your credit report did not seem right to you. We take this matter seriously, and we want to make sure your TransUnion credit report is accurate. It's our commitment to you.

Our investigation of the dispute you submitted is now complete. After a review of your dispute and any provided documentation, we took one or more of the following action(s):

1. Updated your credit report based on the information you provided; OR
2. Determined that the information you disputed either does not appear on your credit file or already shows the requested status; OR
3. Determined that the data furnisher had previously verified the reported information. If any of the items you disputed were previously verified, a separate communication was sent to you listing those items along with the data furnisher's contact information; OR
4. Asked the data furnisher reporting the information you disputed to do all of the following:
 - Review relevant information we sent them, including any provided documents
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Should you wish to receive the above description of the procedures we used to investigate your dispute in a separate communication for your records, please contact TransUnion.

Your dispute is important. In the pages that follow, you will see your detailed investigation results, including the name and contact details of the source of the information. Please review the results carefully. To view a full copy of your credit report and for more information about how to read your credit report, please visit www.transunion.com/fullreport.

How to Read Your Investigation Results

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Date issued:

01/11/2021

INVESTIGATION RESULTS - VERIFIED AS ACCURATE: The disputed item was verified as accurate.**JPMCB CARD SERVICES #426684136190**** (PO BOX 15369, WILMINGTON, DE 19850, (800) 945-2000)****We investigated the information you disputed and the disputed information was VERIFIED AS ACCURATE.****Here is how this item appears on your credit report following our investigation.**

Date Opened:	06/04/2014	Date Updated:	01/03/2021	Pay Status:	>Charged Off<
Responsibility:	Individual Account	Last Payment Made:	12/14/2020	Terms:	Paid Monthly
Account Type:	Revolving Account	Original Charge-off:	\$1,138	Date Closed:	11/01/2015
Loan Type:	CREDIT CARD			>Maximum Delinquency of 120 days in 01/2016 for \$258 and in 03/2016 for \$390<	

High Balance: High balance of \$1,138 from 06/2020 to 08/2020; \$1,138 from 01/2021 to 01/2021**Credit Limit:** Credit limit of \$800 from 06/2020 to 08/2020; \$800 from 01/2021 to 01/2021**Estimated month and year that this item will be removed:** 08/2022

	01/2021	12/2020	11/2020	10/2020	09/2020	08/2020	07/2020	06/2020	05/2020	04/2020	03/2020	02/2020				
Balance	\$967							\$1,138								
Scheduled Payment								\$0								
Amount Paid								\$0								
Past Due	\$967							\$1,138								
Remarks	CHG/PRI							CHG/PRI								
Rating	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO				
	01/2020	12/2019	11/2019	10/2019	09/2019	08/2019	07/2019	06/2019	05/2019	04/2019	03/2019	02/2019				
Rating	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO				
	01/2019	12/2018	11/2018	10/2018	09/2018	08/2018	07/2018	06/2018	05/2018	04/2018	03/2018	02/2018				
Rating	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO				
	01/2018	12/2017	11/2017	10/2017	09/2017	08/2017	07/2017	06/2017	05/2017	04/2017	03/2017	02/2017	01/2017	12/2016	11/2016	10/2016
Rating	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
	09/2016	08/2016	07/2016	06/2016	05/2016	04/2016	03/2016	02/2016	01/2016	12/2015	11/2015	10/2015	09/2015	08/2015	07/2015	06/2015
Rating	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
	05/2015	04/2015	03/2015	02/2015	01/2015	12/2014	11/2014	10/2014	09/2014	08/2014	07/2014	06/2014				
Rating	OK	OK	OK	OK	OK	CO	OK	OK	OK	OK	OK	OK				

*** 322696642-043 ***
TransUnion LLC
PO Box 805
Woodlyn, PA 19094-0805



03/14/2021



PDRF2B00200363-I003605-078459119



JORDAN DANIEL ETZIG

Dear JORDAN DANIEL ETZIG,

We understand that recently something on your credit report did not seem right to you. We take this matter seriously, and we want to make sure your TransUnion credit report is accurate. It's our commitment to you.

Our investigation of the dispute you submitted is now complete. After a review of your dispute and any provided documentation, we took one or more of the following action(s):

1. Updated your credit report based on the Information you provided; OR
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P DRF2B-002 00363-I003605 01/1

EXHIBIT 14

File Number: 322696842
Date Issued: 03/14/2021

Page 4 of 6

Your Investigation Results

INVESTIGATION RESULTS - VERIFIED AS ACCURATE AND UPDATED: The disputed item(s) was verified as accurate; however, other information has also changed.

JPMCB CARD SERVICES #426684136190**** (PO BOX 15369, WILMINGTON, DE 19850, (800) 945-2000)

We investigated the information you disputed and the disputed information was **VERIFIED AS ACCURATE**; however, we updated: **Date Updated; Rating**. Here is how this account appears on your credit report following our investigation.

Date Opened: 05/04/2014
Responsibility: Individual Account
Account Type: Revolving Account
Loan Type: CREDIT CARD

Balance: \$967
Date Updated: 03/12/2021
Last Payment Made: 12/14/2020
High Balance: \$1,138
Original Charge-off: \$1,138
Credit Limit: \$800
Past Due: >\$967<

Pay Status: >Charged Off<
Terms: Paid Monthly
Date Closed: 11/01/2015
>Maximum Delinquency of 120 days in 01/2016 and in 03/2016<

Remarks: CLOSED BY CREDIT GRANTOR; >UNPAID BALANCE CHARGED OFF<
Estimated month and year that this item will be removed: 08/2022

	02/2021	01/2021	12/2020	11/2020	10/2020	09/2020	08/2020	07/2020	06/2020	05/2020	04/2020	03/2020
Rating	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
	02/2020	01/2020	12/2019	11/2019	10/2019	09/2019	08/2019	07/2019	06/2019	05/2019	04/2019	03/2019
Rating	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
	02/2019	01/2019	12/2018	11/2018	10/2018	09/2018	08/2018	07/2018	06/2018	05/2018	04/2018	03/2018
Rating	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
	02/2018	01/2018	12/2017	11/2017	10/2017	09/2017	08/2017	07/2017	06/2017	05/2017	04/2017	03/2017
Rating	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
	10/2016	09/2016	08/2016	07/2016	06/2016	05/2016	04/2016	03/2016	02/2016	01/2016	12/2015	11/2015
Rating	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
	08/2015	07/2015	06/2015	05/2015	04/2015	03/2015	02/2015	01/2015	12/2014	11/2014	10/2014	09/2014
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

JPMCB CARD SERVICES #414720212023**** (PO BOX 15369, WILMINGTON, DE 19850, (800) 945-2000)

We investigated the information you disputed and the disputed information was **VERIFIED AS ACCURATE**; however, we updated: **Date Updated; Rating**. Here is how this account appears on your credit report following our investigation.

Date Opened: 02/02/2013
Responsibility: Individual Account
Account Type: Revolving Account
Loan Type: FLEXIBLE SPENDING CREDIT CARD

Balance: \$8,984
Date Updated: 03/12/2021
Last Payment Made: 12/14/2020
High Balance: \$8,194
Original Charge-off: \$8,194
Credit Limit: \$7,500
Past Due: >\$8,984<

Pay Status: >Charged Off<
Terms: Paid Monthly
Date Closed: 07/15/2015
>Maximum Delinquency of 120 days in 12/2015 and in 02/2016<

Remarks: CLOSED BY CREDIT GRANTOR; >UNPAID BALANCE CHARGED OFF<
Estimated month and year that this item will be removed: 07/2022

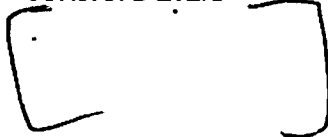
	02/2021	01/2021	12/2020	11/2020	10/2020	09/2020	08/2020	07/2020	06/2020	05/2020	04/2020	03/2020
Rating	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
	02/2020	01/2020	12/2019	11/2019	10/2019	09/2019	08/2019	07/2019	06/2019	05/2019	04/2019	03/2019
Rating	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
	02/2019	01/2019	12/2018	11/2018	10/2018	09/2018	08/2018	07/2018	06/2018	05/2018	04/2018	03/2018
Rating	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
	02/2018	01/2018	12/2017	11/2017	10/2017	09/2017	08/2017	07/2017	06/2017	05/2017	04/2017	03/2017
Rating	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
	10/2016	09/2016	08/2016	07/2016	06/2016	05/2016	04/2016	03/2016	02/2016	01/2016	12/2015	11/2015
Rating	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO	CO
	08/2015	07/2015	06/2015	05/2015	04/2015	03/2015	02/2015	01/2015	12/2014	11/2014	10/2014	09/2014
Rating	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK

American Express
Credit Bureau Unit
P.O. Box 981537
El Paso, TX 79998

www.americanexpress.com

July 28, 2020

JORDAN D ETZIG



Account Identifier: 349991967994567
Social Security Number: XXX-XX-
Re: Account Ending in 61005

Dear JORDAN D ETZIG:

We are writing in response to your recent inquiry regarding the credit bureau reporting of your American Express® account referenced above.

We are pleased to advise you that we have requested the credit reporting agencies listed below to delete all information pertaining to the account identifier number from your credit report.

It may take up to thirty days for the reporting agencies to comply with our request. Please use this letter as verification until your file is updated.

Please note: The Account Identifier Number referenced above must be included in all correspondence regarding credit bureau reporting, as it is used for furnishing information to the credit reporting agencies.

If we can be of further assistance, please write us at the above listed address or call us at 1-800-874-2717. Our hours of operation are Monday through Friday from 9:00 am to 5:30 pm Eastern Time.

Sincerely,

American Express Credit Bureau Unit

Trans Union Consumer Relations 2 Baldwin Place P.O. Box 1000 Chester, PA 19022 1-800-888-4213/ 1-800-916-8800 www.transunion.com/ direct	Equifax Credit Information Services PO Box 740241 Atlanta, GA 30374 1-800-685-1111 www.equifax.com	Experian 701 Experian Parkway P.O. Box 2002 Allen, TX 75013 1-888-397-3742 www.experian.com/ ra	D&B 3501 Corporate Parkway P.O. Box 520 Center Valley, PA 18034-0520 1-866-785-0429 www.dnb.com For OPEN Small Business Network accounts only
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CLINCLCRFQ0003

EXHIBIT 15

American Express
Credit Bureau Unit
PO Box 981537
El Paso, TX 79998

www.americanexpress.com

July 28, 2020

JORDAN D ETZIG

Account Identifier: 349992086176235
Social Security Number: XXX-XX-
Re: Account Ending in 41003

Dear JORDAN D ETZIG:

We are writing in response to your recent inquiry regarding the credit bureau reporting of your American Express® account referenced above.

We are pleased to advise you that we have requested the credit reporting agencies listed below to delete all information pertaining to the account identifier number from your credit report.

It may take up to thirty days for the reporting agencies to comply with our request. Please use this letter as verification until your file is updated.

Please note: The Account Identifier Number referenced above must be included in all correspondence regarding credit bureau reporting, as it is used for furnishing information to the credit reporting agencies.

If we can be of further assistance, please write us at the above listed address or call us at 1-800-874-2717. Our hours of operation are Monday through Friday from 9:00 am to 5:30 pm Eastern Time.

Sincerely,

American Express Credit Bureau Unit

Trans Union Consumer Relations 2 Baldwin Place P.O. Box 1000 Chester, PA 19022 1-800-888-4213/ 1-800-916-8800 www.transunion.com/direct	Equifax Credit Information Services PO Box 740241 Atlanta, GA 30374 1-800-685-1111 www.equifax.com	Experian 701 Experian Parkway P.O. Box 2002 Allen, TX 75013 1-888-397-3742 www.experian.com/ra	D&B 3501 Corporate Parkway P.O. Box 520 Center Valley, PA 18034-0520 1-866-785-0429 www.dnb.com For OPEN Small Business Network accounts only
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CLINCLCREQ0003

Universal Data Form												
AUD Correction Indicator: Update <input type="checkbox"/> Delete <input checked="" type="checkbox"/> Delete due to fraud <input type="checkbox"/>												
Subscriber Name: Monterey Financial Svcs Inc							Equifax SC: 181YC01380					
Subscriber Address: 4095 Avenida De La Plata, Oceanside, CA 92056							Experian SC: 3981153					
							Innovis SC:					
							TU SC: 34VG003					
Consumer Information												
Last Name		First Name		Middle Name		Gen.	SSN		DOB			
ETZIG		JORDAN										
Current Address				City			State		Zip+4			
Previous Last Name		Previous First Name		Previous Middle Name					Previous Gen.			
Previous Address				City			State		Zip+4			
Consumer Information Indicator:		ECOA: 1				Phone:						
Employment Information												
Employer Name:						Occupation:						
Current Address						City			State		Zip+4	
Associated Consumer Information												
Last Name		First Name		Middle Name		Gen.	SSN		DOB			
Current Address				City			State		Zip+4			
Consumer Information Indicator:		ECOA:				Phone:						
Last Name		First Name		Middle Name		Gen.	SSN		DOB			
Current Address				City			State		Zip+4			
Consumer Information Indicator:		ECOA:				Phone:						
Account Information												
Account Number		Date Opened	Current Balance	Amount Past Due	Portfolio Type	Credit Limit	High Credit	Schedule Monthly	SCC	CCC		
502909021		08-29-2017	\$0	\$0	O							
Term Dur/Freq	Date Closed	Actual Payment	Date of Last Payment	Account Status	Payment Rating	Account Type	Interest Type Indicator	Date of Account Information	FCRA 1 st Date of Delinquency	Original Charge-off Amount		
/	09-29-2020			DA		48		09-29-2020				
Original Creditor Name			Creditor Classification	Mortgage Agency Identifier			Sec. Marketing Agency Id Account #			Specialized Payment Indicator		
EMPORIUM												
Purchased Portfolio or Sold Name			Portfolio Indicator	Deferred Payment Start Date			Balloon Payment Due Date			Balloon Payment Amount		
Mortgage Id #						AUD Control #		101123819				
Account History												
Month	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2020					-	-	-	-	-	-	-	-
2019	-	-	-	-	-	-	-	-	-	-	-	-
2018	-	-	-	-	-	-	-	-	-	-	-	-
2017	-	-	-	-	-	-	-	-	-	-	-	-
2016	-	-	-	-	-	-	-	-	-	-	-	-
2015	-	-	-	-	-	-	-	-	-	-	-	-
2014	-	-	-	-	-	-	-	-	-	-	-	-
2013	-	-	-	-	-	-	-	-	-	-	-	-

Submitted By: ESPY MORENO

Tel#: (760) 639-3500

Date: 09-29-2020

By submitting this AUD, you certify that you have verified the accuracy of the data in compliance with all legal requirements, and your computer and/or manual records will be adjusted to reflect the changes noted

EXHIBIT 16

Universal Data Form												
AUD Correction Indicator: Update <input type="checkbox"/> Delete <input checked="" type="checkbox"/> Delete due to fraud <input type="checkbox"/>												
Subscriber Name: Monterey Financial Svcs Inc						Equifax SC: 181FP01984						
Subscriber Address: 4095 Avenida De La Plata, Oceanide, CA 92056						Experian SC: 3995853						
						Innovis SC:						
						TU SC: 45ZN001						
Consumer Information												
Last Name		First Name		Middle Name		Gen.		SSN		DOB		
ETZIG		JORDAN										
Current Address				City				State		Zip+4		
Previous Last Name			Previous First Name			Previous Middle Name			Previous Gen.			
Previous Address				City				State		Zip+4		
Consumer Information Indicator:				ECOA: 1				Phone:				
Employment Information												
Employer Name:						Occupation:						
Current Address						City				State		Zip+4
Associated Consumer Information												
Last Name		First Name		Middle Name		Gen.		SSN		DOB		
Current Address				City				State		Zip+4		
Consumer Information Indicator:				ECOA:				Phone:				
Last Name		First Name		Middle Name		Gen.		SSN		DOB		
Current Address				City				State		Zip+4		
Consumer Information Indicator:				ECOA:				Phone:				
Account Information												
Account Number		Date Opened		Current Balance		Amount Past Due		Portfolio Type		Credit Limit		High Credit
302538715		01-31-2017		\$0		\$0		1				
Term Dur/Freq		Date Closed		Actual Payment		Date of Last Payment		Account Status		Payment Rating		Account Type
1		08-29-2017						DA				01
Original Creditor Name				Creditor Classification		Mortgage Agency Identifier				Sec. Marketing Agency Id Account #		Specialized Payment Indicator
EMPORIUM												
Purchased Portfolio or Sold Name				Portfolio Indicator		Deferred Payment Start Date				Balloon Payment Due Date		Balloon Payment Amount
Mortgage ID #								AUD Control #		101159859		
Account History												
Month	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2020				-	-	-	-	-	-	-	-	-
2019	-	-	-	-	-	-	-	-	-	-	-	-
2018	-	-	-	-	-	-	-	-	-	-	-	-
2017	-	-	-	-	-	-	-	-	-	-	-	-
2016	-	-	-	-	-	-	-	-	-	-	-	-
2015	-	-	-	-	-	-	-	-	-	-	-	-
2014	-	-	-	-	-	-	-	-	-	-	-	-
2013	-	-	-	-	-	-	-	-	-	-	-	-

Submitted By: ESPY MORENO

Tel: (760) 639-3500

Date: 10-01-2020

By submitting this AUD, you certify that you have verified the accuracy of the data in compliance with all legal requirements, and your computer and/or manual records will be adjusted to reflect the changes noted.

Universal Data Form													
AUD Correction Indicator: Update <input type="checkbox"/> Delete <input checked="" type="checkbox"/> Delete due to fraud <input type="checkbox"/>													
Subscriber Name: Verizon Wireless							Equifax SC: 401UT01469						
Subscriber Address: 500 Technology Dr. Weldon Spring, MO 63304							Experian SC: 0940579						
							Innovis SC: 3000367						
							TU SC: 1R2W002						
Consumer Information													
Last Name		First Name			Middle Name			Gen.	SSN		DOB		
ETZIG		JORDAN			D								
Current Address					City			State		Zip+4			
Previous Last Name			Previous First Name			Previous Middle Name			Previous Gen.				
Previous Address					City			State		Zip+4			
Consumer Information Indicator:			ECOA: 1				Phone:						
Employment Information													
Employer Name:							Occupation:						
Current Address							City			State		Zip+4	
Associated Consumer Information													
Last Name		First Name			Middle Name			Gen.	SSN		DOB		
Current Address					City			State		Zip+4			
Consumer Information Indicator:			ECOA:				Phone:						
Last Name		First Name			Middle Name			Gen.	SSN		DOB		
Current Address					City			State		Zip+4			
Consumer Information Indicator:			ECOA:				Phone:						
Account Information													
Account Number		Date Opened	Current Balance		Amount Past Due	Portfolio Type	Credit Limit		High Credit	Schedule Monthly		SCC	CCC
47270559900001		06-14-2013	\$0		\$0	O			\$448				XB
Term Dur./Freq.	Date Closed	Actual Payment	Date of Last Payment	Account Status	Payment Rating	Account Type	Interest Type Indicator	Date of Account Information		FCRA 1 st Date of Delinquency		Original Charge-off Amount	
1/	01-25-2015	\$176	09-18-2015	DA		4D		09-30-2015		10-18-2014			
Original Creditor Name			Creditor Classification		Mortgage Agency Identifier			Sec. Marketing Agency Id Account #			Specialized Payment Indicator		
Purchased Portfolio or Sold Name			Portfolio Indicator		Deferred Payment Start Date			Balloon Payment Due Date			Balloon Payment Amount		
Mortgage Id #								AUD Control #		102940303			
Account History													
Month	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan	
2021												-	
2020	-	-	-	-	-	-	-	-	-	-	-	-	
2019	-	-	-	-	-	-	-	-	-	-	-	-	
2018	-	-	-	-	-	-	-	-	-	-	-	-	
2017	-	-	-	-	-	-	-	-	-	-	-	-	
2016	-	-	-	-	-	-	-	-	-	-	-	-	
2015	-	-	-	-	-	-	-	-	-	-	-	-	
2014	-	-	-	-	-	-	-	-	-	-	-	-	

Submitted By: Rishawn Bunche

Tel#: (636) 793-9609

Date: 02-23-2021

By submitting this AUD, you certify that you have verified the accuracy of the data in compliance with all legal requirements, and your computer and/or manual records will be adjusted to reflect the changes noted.

EXHIBIT 17

Universal Data Form

AUD Correction Indicator: Update ☒ Delete ☐ Delete due to fraud ☐

Subscriber Name: JPMorgan Chase

Equifax SC: [REDACTED]

Subscriber Address: 2500 Westfield Drive Floor 01, Elgin, IL 60124-7836

Experian SC: [REDACTED]

Innovis SC: [REDACTED]

TU SC: [REDACTED]

Consumer Information

Last Name	First Name	Middle Name	Gen	SSN	DOB
ETZIG	JORDAN	D		[REDACTED]-1536	06-27-1987
Current Address		City	State	Zip+4	
7935 W OQUENDO RD		LAS VEGAS	NV	89113	
Previous Last Name	Previous First Name	Previous Middle Name	Previous Gen		
Previous Address		City	State	Zip+4	
Consumer Information Indicator:	ECOA: 1	Phone:			

Employment Information

Employer Name:	Occupation:		
Current Address	City	State	Zip+4

Associated Consumer Information

Last Name	First Name	Middle Name	Gen	SSN	DOB
Current Address		City	State	Zip+4	
Consumer Information Indicator:	ECOA:	Phone:			
Last Name	First Name	Middle Name	Gen	SSN	DOB
Current Address		City	State	Zip+4	
Consumer Information Indicator:	ECOA:	Phone:			

Account Information

Account Number	Date Opened	Current Balance	Amount Past Due	Portfolio Type	Credit Limit	High Credit	Schedule Monthly	SCC	CCC	
4266841361906140	05-04-2014	\$0	\$0	R	\$800	\$1138	\$0	AU		
Term Dur /Freq	Date Closed	Actual Payment	Date of Last Payment	Account Status	Payment Rating	Account Type	Interest Type Indicator	Date of Account Information	FCRA 1 st Date of Delinquency	Original Charge-off Amount
REV/M	11-01-2015		12-14-2020	64		18		09-22-2021	09-02-2015	\$1138
Original Creditor Name		Creditor Classification	Mortgage Agency Identifier		Sec Marketing Agency Id Account #		Specialized Payment Indicator			
Purchased Portfolio or Sold Name		Portfolio Indicator	Deferred Payment Start Date		Balloon Payment Due Date		Balloon Payment Amount			
Mortgage Id #						AUD Control #	105704296			

Account History

Month	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2021					L	L	L	L	L	L	L	L
2020	L	L	L	L	L	L	L	L	L	L	L	L
2019	L	L	L	L	L	L	L	L	L	L	L	L
2018	L	L	L	L	L	L	L	L	L	L	L	L
2017	L	L	L	L	L	L	L	L	L	L	L	L
2016	L	L	L	L	L	L	L	L	L	6	5	4
2015	3	2	1	0	0	1	0	0	0	0	0	0
2014	1	0	0	-								

Submitted By: [REDACTED]

Tel#: [REDACTED]

Date: 09-29-2021

By submitting this AUD, you certify that you have verified the accuracy of the data in compliance with all legal requirements, and your computer and/or manual records will be adjusted to reflect the changes noted

EXHIBIT 18

Universal Data Form

AUD Correction Indicator: Update ☒ Delete ☐ Delete due to fraud ☐

Subscriber Name: JPMorgan Chase

Equifax SC: [REDACTED]

Subscriber Address: 2500 Westfield Drive Floor 01, Elgin, IL 60124-7836

Experian SC: [REDACTED]

Innovis SC: [REDACTED]

TU SC: [REDACTED]

Consumer Information

Last Name	First Name	Middle Name	Gen	SSN	DOB
ETZIG	JORDAN			[REDACTED]-1536	06-25-1987
Current Address		City	State	Zip+4	
7935 W OQUENDO RD		LAS VEGAS	NV	89113	
Previous Last Name	Previous First Name	Previous Middle Name	Previous Gen		
Previous Address		City	State	Zip+4	
Consumer Information Indicator:		ECOA: 1	Phone:		

Employment Information

Employer Name:	Occupation:		
Current Address	City	State	Zip+4

Associated Consumer Information

Last Name	First Name	Middle Name	Gen	SSN	DOB
Current Address		City	State	Zip+4	
Consumer Information Indicator:		ECOA:	Phone:		
Last Name	First Name	Middle Name	Gen	SSN	DOB
Current Address		City	State	Zip+4	
Consumer Information Indicator:		ECOA:	Phone:		

Account Information

Account Number	Date Opened	Current Balance	Amount Past Due	Portfolio Type	Credit Limit	High Credit	Schedule Monthly	SCC	CCC	
4147202120234388	02-02-2013	\$0	\$0	R	\$7500	\$8194	\$0	AU		
Term Dur /Freq	Date Closed	Actual Payment	Date of Last Payment	Account Status	Payment Rating	Account Type	Interest Type Indicator	Date of Account Information	FCRA 1 st Date of Delinquency	Original Charge-off Amount
REV/M	07-15-2015		12-14-2020	64		0G		09-22-2021	08-16-2015	\$8194
Original Creditor Name		Creditor Classification	Mortgage Agency Identifier		Sec Marketing Agency Id Account #		Specialized Payment Indicator			
Purchased Portfolio or Sold Name		Portfolio Indicator	Deferred Payment Start Date		Balloon Payment Due Date		Balloon Payment Amount			
Mortgage Id #						AUD Control #	105703872			

Account History

Month	Dec	Nov	Oct	Sep	Aug	Jul	Jun	May	Apr	Mar	Feb	Jan
2021					L	L	L	L	L	L	L	L
2020	L	L	L	L	L	L	L	L	L	L	L	L
2019	L	L	L	L	L	L	L	L	L	L	L	L
2018	L	L	L	L	L	L	L	L	L	L	L	L
2017	L	L	L	L	L	L	L	L	L	L	L	L
2016	L	L	L	L	L	L	L	L	L	L	6	5
2015	4	3	2	1	0	2	1	0	0	0	0	0
2014	0	0	0	-								

Submitted By: [REDACTED]

Tel#: [REDACTED]

Date: 09-29-2021

By submitting this AUD, you certify that you have verified the accuracy of the data in compliance with all legal requirements, and your computer and/or manual records will be adjusted to reflect the changes noted